

In re:  
Bryant L Heard  
Cindy Wilson-Heard  
Debtors

Case No. 17-12582-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 26, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Bryant L Heard, Cindy Wilson-Heard, 1178 Wagner Ave, Philadelphia, PA 19141-2930
13900360	+ Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044
13900368	+ Grimley Financial, 18 W Kings Hwy, Haddonfield, NJ 08033-2116
13900370	+ Lease & Rental Mgmt Co, 45 Haverhill St, Andover, MA 01810-1499
13900374	+ Nu 2 U Auto, 105 White Horse Pi, Clementon, NJ 08021-4154
13900379	+ PGW, 800 W. Montgomery Ave, Philadelphia, PA 19122-2806
13900380	+ Philadelphia Traffic Court, 800 Spring Garden Street, Philadelphia, PA 19123-2690
13900381	+ Pnc Bank/Glelsi, Po Box 7860, Madison, WI 53707-7860
14001391	+ U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE P, 211 North Front Street, Harrisburg, PA 17101-1406
13983078	+ U.S. Bank NA, c/o Matteo S. Weiner, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13900385	+ Unv Fidlty, 1445 Langham Creek, Houston, TX 77084-5012
13900389	+ Xerox Soluti, Acs Sue Elen 1617 Jfk Blvd Sui, Philadelphia, PA 19103-1821

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 26 2022 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13920013	Email/Text: bnc@atlasacq.com	Sep 26 2022 23:25:00	Atlas Acquisitions LLC, Attn: Avi Schild, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
13919331	Email/Text: bnc@atlasacq.com	Sep 26 2022 23:25:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
13900355	+ Email/Text: bankruptcy@rentacenter.com	Sep 26 2022 23:25:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
13900356	+ Email/Text: bncnotifications@phea.org	Sep 26 2022 23:25:00	Aes/ Bony Us, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
13900357	+ Email/Text: bankruptcy@acacceptance.com	Sep 26 2022 23:25:00	American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2185
13900358	+ Email/Text: broman@amhfcu.org	Sep 26 2022 23:25:00	American Heritage Fcu, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
13900363	Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	City of Philadelphia, Department of Revenue, PO Box 1630, Philadelphia, PA 19105-1630
13900364	Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	City of Philadelphia, Department of Revenue, PO

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				Box 41496, Philadelphia, PA 19101-1496
13991222	Email/Text: megan.harper@phila.gov	Sep 26 2022 23:25:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595	
13900359	+ Email/Text: amanda@cascollects.com	Sep 26 2022 23:25:00	Capital Collection Svc, Po Box 150, West Berlin, NJ 08091-0150	
13900362	+ Email/Text: bankruptcy@philapark.org	Sep 26 2022 23:25:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819	
13900361	+ Email/Text: bankruptcy@philapark.org	Sep 26 2022 23:25:00	City of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818	
13900365	+ Email/Text: bankruptcy@consumerportfolio.com	Sep 26 2022 23:25:00	Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071	
13900366	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 26 2022 23:31:17	Dsnb Macys, Po Box 8218, Mason, OH 45040	
13923512	Email/Text: ECMCBKNotices@ecmc.org	Sep 26 2022 23:25:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408	
13900367	+ Email/Text: tropiann@einstein.edu	Sep 26 2022 23:25:19	Einstein Hospital, 5501 Old York road, Philadelphia, PA 19141-3091	
13900369	+ Email/Text: bankruptcy@philapark.org	Sep 26 2022 23:25:00	LDC Collections Systems, PO BOX 41819, Philadelphia, PA 19101-1819	
13967586	Email/PDF: resurgentbknofications@resurgent.com	Sep 26 2022 23:31:22	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
13900371	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 26 2022 23:25:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255	
13900372	+ Email/Text: Bankruptcies@nragroup.com	Sep 26 2022 23:25:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036	
13900373	+ Email/Text: bankruptcydepartment@tsico.com	Sep 26 2022 23:25:00	Nco Fin/99, Po Box 15636, Wilmington, DE 19850-5636	
13900375	+ Email/Text: bankruptcy@oliphantfinancial.com	Sep 26 2022 23:25:00	Oliphant Financial, 9009 Town Center Pkwy, Lakewood Ranch, FL 34202-4185	
13900377	Email/Text: bankruptcy@payliance.com	Sep 26 2022 23:25:00	Payliance, 3 Easton Oval Ste 210, Columbus, OH 43219	
13913590	Email/Text: peritus@ebn.phinsolutions.com	Sep 26 2022 23:25:00	PERITUS PORTFOLIO SERVICES/NCEP, PO BOX 141419, IRVING, TX 75014-1419	
13900376	+ Email/Text: blegal@phfa.org	Sep 26 2022 23:25:00	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406	
13900378	+ Email/Text: bankruptcygroup@peco-energy.com	Sep 26 2022 23:25:00	Peco, PO Box 13439, Philadelphia, PA 19101-3439	
13931994	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 26 2022 23:25:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946	
13913188	+ Email/Text: bankruptcy@philapark.org	Sep 26 2022 23:25:00	Philadelphia Parking Authority, 701 Market Street Suite 5400, Philadelphia, PA 19106-2895	
13930503	Email/Text: bnc-quantum@quantum3group.com	Sep 26 2022 23:25:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788,, Kirkland, WA 98083-0788	
13900382	+ Email/Text: bankruptcy@rentacenter.com	Sep 26 2022 23:25:00	Rac Acceptance, 5501 Headquarters Dr, Plano, TX 75024-5837	
13900383	^ MEBN	Sep 26 2022 23:21:52	Raymour & Flannigan, PO Box 130, Liverpool, NY 13088-0130	
13900384	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 26 2022 23:25:00	Santander Consumer Usa, Po Box 961245, Ft	

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13945359	Email/Text: Great_Lakes_EBN_Docs@nelnet.net		Worth, TX 76161-0244
		Sep 26 2022 23:25:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
13900386	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Sep 26 2022 23:25:00	Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
13900387	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Sep 26 2022 23:25:00	Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
13900388	+ Email/Text: megan.harper@phila.gov		
		Sep 26 2022 23:25:00	Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13941414	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
GEORGETTE MILLER	on behalf of Joint Debtor Cindy Wilson-Heard bky@dilworthlaw.com Miller.GeorgetteR93726@notify.bestcase.com
GEORGETTE MILLER	on behalf of Debtor Bryant L Heard bky@dilworthlaw.com Miller.GeorgetteR93726@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
LEON P. HALLER	

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on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

LEON P. HALLER

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING  
FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

MATTEO SAMUEL WEINER

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING  
FINANCE AGENCY) bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Bryant L Heard and Cindy  
Wilson-Heard

Debtor(s)

Case No: 17-12582-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/26/22